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			Applicati				
			Filing Da	te			
			First Nar	ned Inve	ntor	Kenneth Algiene	
		TTORNEY OR ON OF AGENT	Title		•		METHODS FOR ECTIVE ACCOUNT
			Group A	rt Unit			· · ·
			Examine				
			Attorney	Docket	lumber	20375-038110U	s
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☐ Practitio	ner(s) nam	ned below:					
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· ·		nd of the entire interest 37 CFR 3.73(b) is encl					
		SIGNA	TURE of Applic	ant or As	ignee of R	Record	
Name	Ken Algi	ene			T	Itle: Assistant Secret	lary
Signature			,				
Date	August 2	20, 2003					
		ill the inventors or ass if more than one sign				st or their represen	tative(s) are required.
✓ Total of			ature is require	, ಎರಡ ಬರ			

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Attorney Docket No. 20375-038110 STATEMENT UNDER 37 CFR 3.73(b) Applicant/Patent Owner. Kenneth Algiene, Brenda K. McDonald and David Baumgartner Application No./Patent No.: Filed/Issu > Date: Entitled: SYSTEMS AND METHODS FOR DIRECTING ELECTIVE A CCOUNT BALANCES First Data Corporation , a Corporation (Name of Assignee) (Type of Assignee, e.g. corporation, partnership, university, government agency, etc.) states that it is: 1. M the assignee of the entire right, title, and interest; or 2. an assignee of less than the entire right, title and interest The extent (by, percentage) of its ownership interest is __ in the patent application/patent identified above by virtue of either: A An assignment from the inventor(s) of the patent application/pa:ent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached. OR B. A chain of title from the inventor(s), of the patent application/pa ent identified above, to the current assignee as shown below: 1. From: To: The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame'_____, or for which a copy thereof is a tached. 2. From: To :_ The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached. 3. From: _ To :__ The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is a tached. Additional documents in the chain of title are listed on a supplemental sheet. Copies of assignments or other documents in the chain of title are attached. [NOTE: A separate copy (i.e., the original assignment document o. a true copy of the original document) must be submitted to Assignment Division in accordance with 37 CFR Part 3, If the assignment is to be recorded in the records of the USPTO. See MPEP 302.8] The undersigned (whose title is supplied below) is authorized to act or behalf of the assignee. August 20, 2003 Ken Alglene Date Typed or printed name Signature Assistant Secretary

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ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Kenneth Algiene of 9347 West V undeventor Drive, Littleton, CO 80128; Brenda K. McDonald of 4158 Northwest 22nd Street, Coconut Creek, FL 3: 066; and David Baumgartner of 19860 Latigo f

Lane, Parker, CO 80138, hereinafter reforth in the below-identified application	erred to as "Assignors,": re the inventors of the invention described and set for United States Letters Patent:
Title of Invention:	SYSTEMS AND METHODS FOR DIRECTING ELECTIVE ACCOUNT BALA: ICES
Date(s) of execution o	f Declaration:
Filing Date:	
Application No.:	; and
Belford Avenue, Suite M21A2, Englewe	a Corporation, a corpora ion of the state of Delaware, located at 12500 East cod, CO, 80112, hereinatter referred to as "ASSIGNEE," is desirous of d application and in any IJ.S. Letters Patent and Registrations which may be
Assignors have assigned, and by these provention and application and to all fore in and to any Letters Patent and Registral countries throughout the world, and a Convention. The right, title and interest assigns as fully and exclusively as it wo made, for the full term of any Letters Pa	e consideration, receipt of which is hereby acknowledged by Assignors, resents do assign to Assignee all right, title and interest in and to the ign counterparts (including patent, utility model and industrial designs), and ations which may hereafter be granted on the same in the United States and to claim the priority from the application as provided by the Paris is to be held and enjoyed by Assignee and Assignee's successors and all have been held and enjoyed by Assignors had this Assignment not been stent and Registrations which may be granted thereon, or of any division, the substitution, conversion, reissue, prolongation or extension thereof.
cooperate with Assignee in the prosecut any improvements, (b) execute, verify, a applications and instruments of transfer,	the that they will, without tharge to Assignee, but at Assignee's expense, (a) ion of U.S. Patent applications and foreign counterparts on the invention and acknowledge and deliver all such further papers, including patent and (c) perform such offer acts as Assignee lawfully may request to obtain ions for the invention and improvements in any and all countries, and to vest successors and assigns.
Assignors hereby auth Embarcadero Center, 8 th Floor, San Frar Filing date of said application when kno	norize and request Towns and Townsend and Crew LLP, Two noiseo, CA 94111-3834, to insert herein above the application number and wn.
IN TESTIMONY WE	TEREOF, Assignors have signed their names on the dates indicated.
Dated: 8/18/03	Kenneth Algiene
Dated:	Brenda K. McDonald
Dated:	David Baumgartner

47110294 vl

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Kenneth Algiene of 9347 West Vandeventor Drive, Littleton, CO 80128; Brenda K. McDonald of 4158 Northwest 22nd Street, Coconut Creek, FL 33066; and David Baumgartner of 19860 Latigo Lane, Parker, CO 80138, hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified application for United States Letters Patent:

forth in the belov	w-identified application for	United States Letters Patent:
	Title of Invention:	SYSTEMS AND METHODS FOR DIRECTING ELECTIVE ACCOUNT BALANCES
	Date(s) of execution of De	eclaration:
	Filing Date:	
	Application No.:	; and
	Suite M21A2, Englewood, rest in the invention and ap	orporation, a corporation of the state of Delaware, located at 12500 East CO, 80112, hereinafter referred to as "ASSIGNEE," is desirous of plication and in any U.S. Letters Patent and Registrations which may be
invention and ap in and to any Let all countries throe Convention. The assigns as fully a made, for the ful renewal, continu cooperate with A any improvemen applications and or maintain Letters.	plication and to all foreign of the sters Patent and Registration bughout the world, and to cle right, title and interest is to and exclusively as it would leterm of any Letters Patent ation in whole or in part, su Assignors further agree the assignee in the prosecution of tests, (b) execute, verify, ackninstruments of transfer, and	ents do assign to Assignee all right, title and interest in and to the counterparts (including patent, utility model and industrial designs), and as which may hereafter be granted on the same in the United States and aim the priority from the application as provided by the Paris to be held and enjoyed by Assignee and Assignee's successors and have been held and enjoyed by Assignors had this Assignment not been and Registrations which may be granted thereon, or of any division, abstitution, conversion, reissue, prolongation or extension thereof. The will, without charge to Assignee, but at Assignee's expense, (a) of U.S. Patent applications and foreign counterparts on the invention and towledge and deliver all such further papers, including patent d (c) perform such other acts as Assignee lawfully may request to obtain for the invention and improvements in any and all countries, and to vest essors and assigns.
Embarcadero Ce filing date of said	Assignors hereby authorizenter, 8th Floor, San Francisod application when known.	te and request Townsend and Townsend and Crew LLP, Two co, CA 94111-3834, to insert herein above the application number and
	IN TESTIMONY WHER	EOF, Assignors have signed their names on the dates indicated.
Dated:		Kenneth Algiene
Dated:	15/03	Brenda K. McDonald
Dated:		David Baumgartner

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Kenneth Algiene of 9347 West Vandeventor Drive, Littleton, CO 80128; Brenda K. McDonald of 4158 Northwest 22nd Street, Coconut Creek, FL 33066; and David Baumgartner of 19860 Latigo Lane, Parker, CO 80138, hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified application for United States Letters Patent:

forth in the belov	v-identified application for	United States Letters Patent:	
	Title of Invention:	SYSTEMS AND METHODS FOR ACCOUNT BALANCES	DIRECTING ELECTIVE
	Date(s) of execution of De	eclaration:	
	Filing Date:		
	Application No.:		and
	Suite M21A2, Englewood rest in the invention and ap	orporation, a corporation of the state of CO, 80112, hereinafter referred to as oplication and in any U.S. Letters Pate	"ASSIGNEE," is desirous of
invention and applin and to any Let all countries thro Convention. The assigns as fully a made, for the full	assigned, and by these present plication and to all foreign ters Patent and Registration ughout the world, and to clear right, title and interest is the case of the colusively as it would be term of any Letters Patent ation in whole or in part, su	ensideration, receipt of which is hereby ents do assign to Assignee all right, tit counterparts (including patent, utility as which may hereafter be granted on laim the priority from the application a to be held and enjoyed by Assignee an have been held and enjoyed by Assign and Registrations which may be gran abstitution, conversion, reissue, prolor that they will, without charge to Assign	le and interest in and to the model and industrial designs), and the same in the United States and as provided by the Paris d Assignee's successors and nors had this Assignment not been ated thereon, or of any division, negation or extension thereof.
any improvemen applications and or maintain Lette	assignee in the prosecution ts, (b) execute, verify, ackroinstruments of transfer, and	of U.S. Patent applications and foreig nowledge and deliver all such further p d (c) perform such other acts as Assign for the invention and improvements	n counterparts on the invention and papers, including patent nee lawfully may request to obtain
		ze and request Townsend and Townse co, CA 94111-3834, to insert herein a	
•	IN TESTIMONY WHER	EOF, Assignors have signed their nam	nes on the dates indicated.
Dated:		Kenneth Algi	ene
Dated:		Brenda K. McD	Donald
Dated: $7/2$	5/03		
DE 7110294 v1		David Baumga	artner

Attorney Docket No.: 20375-038110 Client Ref. No.:

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DECLARATION (37 CFR 1.63) FOR UTILITY CR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	SYS	TEMS AND METHODS FO	<u> R DIRE</u>	CTING EL	ECTIVE ACCOUNT BALANC	ES
As the below named inventor(s), I/we declare that:						
This declaration is dire	ected to:					
	\boxtimes	The attached application, or				
		Application No. , filed on ,				
		as amended on (i	f applica	ible);		
t/we believe that I/we am sought;	lere the orig	ginal and first inventor(s) of the sub	b ect mat	ter which is cla	aimed and for which a patent is	
I/we have reviewed and understand the contents of the above-identifier application, including the claims, as amended by any amendment specifically referred to above;						
I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all Information known to me/us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.						
to be true, and further	that these	statements were made with the	€ knowle	edge that will	on information and belief are believ ful false statements and the like a the validity of the application or a	re
FULL NAME OF INV	ENTOR(S))				
Inventor 1 Ken	neth Algie	ne		Date:	8/18/22	
Signature		eg`		Citizen of:	United States	
Inventor 2 Brei	nda K. Mcl	Donald		Date:		
Signature:				Citizen of:	United States	
Inventor 3 Dav	id Baumga	artner		Date:		
Signature:				Citizen of:	United States	
Inventor 4				Date:		į
Signature:				Citizen of:		
☐ Additional inventors	are being n	arned on additional form(s)	attached	hereto.		

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Title of Inventior	SYS	TEMS AND METHODS FOR DIR	ECTING EL	ECTIVE ACCOUNT BALANCES		
As the below named inventor(s), I/we declare that:						
This declaration is dire	ected to:					
	\boxtimes	The attached application, or				
		Application No. , filed on ,				
		as amended on (if applic	able);			
I/we believe that I/we am sought;	/are the orig	ginal and first inventor(s) of the subject ma	tter which is cla	aimed and for which a patent is		
I/we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;						
I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.						
All statements made herein of my/our own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.						
FULL NAME OF INVENTOR(S)						
	neth Algie		Date:			
	mem Aigie	ille.	•	Linited States		
Signature:			Citizen of:	United States		
Inventor 2 Bre	nda K. Mc	Donald	Date:	1/25/03		
Signature: <u>M</u>	endi	K mcDonold	Citizen of:	United States		
Inventor 3 Day	vid Baumg	artner	Date:			
Signature:			Citizen of:	United States		
Inventor 4			Date:			
Signature:			Citizen of:			

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Attorney Docket No.: 20375-038110 Client Ref. No.:

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DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	SYS	<u>TEMS AND METHODS FOR DIR</u>	ECTING EL	ECTIVE ACCOUNT BALANCES			
As the below named inventor(s), I/we declare that:							
This declaration is direc	ted to:						
	\boxtimes	The attached application, or					
		Application No., filed on,					
		as amended on (if applic	able);				
I/we believe that I/we am/are the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought;							
I/we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;							
I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.							
All statements made herein of my/our own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.							
FULL NAME OF INVE	NTOR(S)						
Inventor 1 Kenn	eth Algiei	ne	_ Date:				
Signature:			_ Citizen of:	United States			
Inventor 2 Brend	da K. McI	Donald	_ Date:				
Signature:			Citizen of:	United States			
Inventor 3 David	d Baumga	artner	_ Date:	7/25/03			
Signature.	=		0.11	United States			
			_ Citizen of: 	United States			
Inventor 4			Date:	United States			
Inventor 4 Signature:			-	United States			

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